

Table VII.A.2.d(2004) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by proportion of employees who are full-time or low-wage and State: United States, 2004

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	33.8%	33.9%	32.3%	34.9%	38.7%	32.0%
New England:						
Connecticut	38.2%	40.0%	34.3%	32.4%	46.0%	36.9%
Maine	29.7%	26.7%	34.6%	35.9%	36.3%	27.6%
Massachusetts	26.7%	26.6%	28.2%	24.6% *	23.9% *	27.3%
New Hampshire	29.3%	30.6%	31.6%	19.7% *	21.6%	31.7%
Rhode Island	28.0%	30.5%	29.0% *	11.9% *	23.9%	28.9%
Vermont	21.6%	24.0%	12.3% *	22.6%	22.0%	21.5%
Middle Atlantic:						
New Jersey	33.6%	35.5%	16.8% *	42.3%	33.2%	33.8%
New York	31.0%	31.6%	32.6%	25.5%	40.9%	28.2%
Pennsylvania	33.8%	35.0%	25.2% *	35.3%	43.2%	30.6%
East North Central:						
Illinois	32.7%	31.6%	36.4%	34.1%	41.9%	29.6%
Indiana	37.3%	30.8%	47.0%	56.0%	40.1%	35.8%
Michigan	29.8%	31.2%	32.0%	23.4% *	26.1%	31.2%
Ohio	33.4%	33.6%	35.2%	29.9% *	34.0%	33.2%
Wisconsin	23.0%	26.5%	13.6%	19.9% *	16.5% *	25.1%
West North Central:						
Iowa	29.9%	29.8%	15.0% *	44.5%	29.5%	30.1%
Kansas	22.3%	23.1%	17.7% *	23.9% *	21.8%	22.6%
Minnesota	26.8%	29.2%	28.4%	15.4% *	24.2%	27.7%
Missouri	22.5%	18.3%	23.8%	41.6% *	28.3% *	19.6%
Nebraska	23.6%	28.3%	13.4% *	11.0% *	14.5% *	28.9%
North Dakota	20.1%	20.8%	18.6% *	18.9% *	15.1% *	22.7%
South Dakota	18.0%	19.9%	11.8% *	17.5%	10.8%	22.2%
South Atlantic:						
Delaware	38.1%	32.4%	51.5%	57.2%	50.4%	34.2%
District of Columbia	45.3%	43.3%	75.4%	39.5% *	76.3%	41.2%
Florida	36.9%	34.6%	44.4%	49.1%	45.5%	33.8%
Georgia	36.8%	38.4%	21.8%	42.1%	47.6%	34.3%
Maryland	36.5%	36.5%	26.7%	53.9%	44.9%	34.5%
North Carolina	27.6%	27.2%	28.6% *	28.2%	43.1%	21.1%
South Carolina	30.8%	27.0%	41.9%	38.3%	49.2%	22.6%
Virginia	42.2%	41.3%	50.7%	32.1% *	47.7%	40.0%
West Virginia	30.4%	29.6%	36.0% *	30.6% *	32.1%	29.1%
East South Central:						
Alabama	29.6%	27.6%	35.9% *	38.4%	38.1%	25.8%
Kentucky	30.6%	31.4%	24.6% *	31.6% *	27.5%	31.7%
Mississippi	30.7%	28.8%	27.7%	50.4% *	31.6%	30.3%
Tennessee	36.0%	34.5%	31.1%	64.2%	41.6%	31.9%
West South Central:						
Arkansas	25.4%	24.9%	23.8% *	31.0%	32.8%	20.4%
Louisiana	30.9%	24.3%	25.0% *	66.0%	28.0% *	32.2%
Oklahoma	31.8%	30.5%	40.5%	29.2% *	30.7%	32.4%
Texas	41.7%	39.8%	38.0%	64.2%	59.0%	33.4%
Mountain:						
Arizona	36.1%	37.7%	33.1% *	29.8% *	35.1%	36.4%
Colorado	28.2%	26.6%	45.9%	16.2% *	39.9%	25.1%
Idaho	24.2%	19.2%	32.8% *	43.5%	31.6%	20.6%
Montana	28.5%	29.1%	18.7% *	32.9% *	26.3% *	29.9%
Nevada	34.5%	35.6%	24.9% *	37.2% *	45.3%	31.1%
New Mexico	31.0%	29.9%	35.2%	32.2%	28.9%	32.0%
Utah	27.2%	27.0%	23.2% *	31.3% *	29.2%	26.2%
Wyoming	25.1%	27.9%	21.9% *	11.0% *	23.4%	25.7%
Pacific:						
Alaska	18.8%	19.6%	18.4% *	15.0% *	9.9% *	20.3%
California	44.1%	45.5%	42.1%	36.6%	46.0%	43.5%
Hawaii	44.9%	45.6%	44.9%	38.4%	43.3%	45.3%
Oregon	27.9%	32.3%	17.9% *	19.9% *	29.9%	27.4%
Washington	32.9%	33.5%	23.5% *	43.5%	37.3%	31.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.d(2004) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by proportion of employees who are full-time or low-wage and State: United States, 2004

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	0.56%	0.57%	1.87%	1.07%	0.79%	0.53%
New England:						
Connecticut	2.65%	2.69%	10.12%	7.33%	8.46%	3.13%
Maine	2.10%	2.67%	5.15%	9.59%	6.07%	2.18%
Massachusetts	2.74%	3.62%	6.89%	9.33% *	8.07% *	2.35%
New Hampshire	3.29%	4.73%	9.17%	6.28% *	5.18%	4.03%
Rhode Island	2.97%	4.05%	9.38% *	5.69% *	6.66%	3.50%
Vermont	3.64%	5.93%	5.25% *	6.32%	6.41%	4.57%
Middle Atlantic:						
New Jersey	2.41%	2.37%	6.61% *	5.87%	6.07%	2.52%
New York	1.47%	2.61%	5.72%	6.13%	4.70%	1.61%
Pennsylvania	2.06%	2.59%	13.03% *	5.07%	4.95%	2.42%
East North Central:						
Illinois	1.68%	1.97%	6.24%	9.39%	7.06%	2.15%
Indiana	2.98%	2.95%	13.49%	11.72%	9.68%	4.02%
Michigan	3.01%	5.39%	9.45%	8.18% *	5.74%	3.46%
Ohio	4.02%	4.50%	7.22%	10.19% *	6.74%	4.00%
Wisconsin	4.15%	5.23%	4.01%	6.58% *	5.61% *	5.32%
West North Central:						
Iowa	3.71%	4.98%	6.93% *	10.18%	6.73%	4.50%
Kansas	2.22%	3.91%	5.90% *	7.21% *	4.79%	3.20%
Minnesota	3.74%	4.38%	6.54%	11.63% *	6.87%	3.82%
Missouri	3.87%	3.31%	6.99%	13.21% *	9.46% *	3.25%
Nebraska	3.92%	5.28%	4.18% *	4.19% *	5.79% *	5.20%
North Dakota	3.41%	3.52%	9.99% *	7.41% *	6.06% *	5.31%
South Dakota	3.72%	4.39%	5.93% *	4.05%	2.54%	5.75%
South Atlantic:						
Delaware	3.70%	4.56%	11.68%	13.11%	10.97%	3.99%
District of Columbia	3.77%	3.85%	10.96%	15.17% *	13.80%	3.24%
Florida	2.30%	3.12%	10.10%	11.00%	6.64%	3.66%
Georgia	2.05%	2.99%	6.26%	9.40%	7.84%	3.43%
Maryland	2.03%	2.92%	7.45%	12.07%	9.86%	3.01%
North Carolina	4.16%	4.11%	10.35% *	7.78%	6.52%	4.85%
South Carolina	4.08%	4.68%	9.37%	10.69%	6.76%	4.28%
Virginia	2.73%	3.95%	8.26%	11.40% *	6.06%	3.29%
West Virginia	2.71%	3.41%	13.01% *	10.09% *	5.88%	4.36%
East South Central:						
Alabama	2.54%	3.11%	11.74% *	10.79%	5.25%	3.96%
Kentucky	3.92%	3.48%	11.43% *	12.56% *	6.82%	4.44%
Mississippi	5.63%	5.71%	7.91%	16.54% *	8.83%	7.64%
Tennessee	4.32%	4.93%	9.09%	12.15%	5.77%	5.46%
West South Central:						
Arkansas	2.46%	1.81%	15.12% *	8.71%	7.29%	2.82%
Louisiana	5.27%	6.63%	10.17% *	14.91%	8.90% *	5.24%
Oklahoma	4.15%	5.49%	9.51%	9.43% *	5.59%	3.79%
Texas	1.41%	1.93%	9.09%	12.91%	4.08%	2.32%
Mountain:						
Arizona	3.16%	3.47%	10.39% *	13.64% *	9.33%	3.37%
Colorado	2.66%	2.76%	10.04%	5.02% *	8.19%	2.44%
Idaho	2.98%	3.85%	11.56% *	11.09%	6.93%	5.61%
Montana	3.93%	6.01%	10.53% *	10.93% *	7.94% *	5.41%
Nevada	3.70%	3.44%	15.76% *	14.52% *	11.24%	3.77%
New Mexico	3.39%	3.79%	6.56%	8.86%	5.92%	4.30%
Utah	2.51%	3.68%	9.23% *	11.73% *	7.51%	3.41%
Wyoming	2.00%	2.99%	9.72% *	9.86% *	4.94%	3.43%
Pacific:						
Alaska	3.71%	4.35%	6.20% *	6.56% *	5.37% *	3.59%
California	2.08%	2.43%	4.84%	5.05%	5.68%	1.67%
Hawaii	1.77%	2.19%	4.60%	10.00%	6.79%	1.99%
Oregon	3.98%	3.63%	8.03% *	8.97% *	6.27%	4.83%
Washington	3.39%	3.23%	7.58% *	11.71%	8.47%	3.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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